

# **Top 9 Best Financial Advisors in Lexington & Louisville, Kentucky | 2017 Ranking | Kentucky Wealth Management Firms**

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## **2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN KENTUCKY**

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### **Intro: Finding Top Financial Advisors & Wealth Managers in Lexington & Louisville, KY**

Choosing a financial advisor is a tough decision. It isn't easy to have an open, honest conversation about money, especially when you're meeting a new advisor for the first time.

The benefits of professional advisement, however, are certainly worth partnering with a financial advisement firm or a wealth management firm.

When selecting a financial advisor, you'll want to make sure that they have the expertise, transparency, values, and the services to match your unique financial needs.

For Kentucky residents, we've compiled a list of the best investment firms in Lexington, KY and Louisville, KY to put you on the right path towards achieving your financial goals.



*Award Emblem: Best Financial Advisors in Lexington & Louisville, Kentucky*

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## **AdvisoryHQ's List of the Best Kentucky Wealth Management Firms in Lexington & Louisville**

*List is sorted alphabetically (click any of the firm names below to go directly to the detailed review section for that Kentucky wealth management firm).*

- [\*\*ARGI Financial Group\*\*](#)
- [\*\*Coats Financial Planning\*\*](#)
- [\*\*Commonwealth Financial Advisors, LLC\*\*](#)
- [\*\*Dupree Financial Group\*\*](#)
- [\*\*Financial Engines\*\*](#)
- [\*\*Meridian Wealth Management, LLC\*\*](#)
- [\*\*Moneywatch Advisors\*\*](#)
- [\*\*Stegner Investment Associates, Inc.\*\*](#)
- [\*\*Wrenne Financial Planning\*\*](#)

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## Top 9 Best Louisville & Lexington Wealth Management Firms | Brief Comparison & Ranking

Best Lexington & Louisville Financial Advisors	Highlighted Features
ARGI Financial Group	Large, highly qualified team to address a variety of financial planning needs
Coats Financial Planning	Fee-only services and fiduciary commitment
Commonwealth Financial Advisors, LLC	Non-traditional planning services
Dupree Financial Group	Strong foundation of core values
Financial Engines	Local and national resources
Meridian Wealth Management, LLC	Specialized services for family offices, charities, and nonprofits
Moneywatch Advisors	Genuine, welcoming approach
Stegner Investment Associates, Inc.	Strong commitment to fostering client relationships
Wrenne Financial Planning	Specialized services for physicians, dentists, and business owners

*Table: Top 9 Best Lexington & Louisville Financial Advisors | Above list is sorted alphabetically*

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## AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services, and products that are ranked on its various top-rated lists?

Please click here “[AdvisoryHQ Ranking Methodologies](#)” for a detailed review of AdvisoryHQ’s selection methodologies for ranking top-rated credit cards, financial accounts, firms, products, and services.

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## **Detailed Review – Top Ranking Best Financial Advisors in Lexington & Louisville, KY**

Below, please find a detailed review of each firm on our list of Lexington and Louisville financial advisors. We have highlighted some of the factors that allowed these Kentucky wealth management firms to score so high in our selection ranking.

***See Also:*** [\*\*Best Financial Advisors in New York, NY – Ranking & Comparison\*\*](#)

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## **ARGI Financial Group Review**

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Established in 1995, [ARGI](#) is one of the top financial advisors in Louisville, KY, providing [fee-based](#) financial services for over two decades.

Their values have remained the same since the firm’s inception: to combine prudent advice with dedicated support and execution.

For those looking for a financial advisor in Kentucky, ARGI has [three offices](#) to choose from, including Bowling Green, Elizabethtown, and Louisville. Outside of the state, ARGI firm has [four additional offices](#) in Ohio, Indiana, Michigan, and Connecticut.

### **Key Factors That Enabled This Firm to Rank as One of the Top Louisville Financial Advisors**

Below, please find a list of key factors that earned ARGI a spot on our list of the best financial advisors in Louisville, KY.



## **Wide Array of Services**

ARGI separates their fee-based financial services into four categories: [Personal Services](#), [Business Services](#), [Corporate Services](#), and [Institutional Investment Services](#).

Because each separate category is so diverse, it would be impossible to list every single service available for clients. With a dynamic array of services, these financial advisors in Louisville, KY are equipped to handle any financial challenge, including:

- Personal financial planning, tax solutions, and insurance
- Business accounting and CFO services
- Investment management
- Retirement planning
- Employee benefits education

## **Corporate Services**

Part of what makes ARGI a notable financial advisor in Louisville, KY, comes from their strong commitment to helping companies attract and retain talented employees.

The goal of their [corporate services](#) is to help employees learn how to understand, appreciate, and maximize their benefits. Suitable for small and large companies alike, these financial advisors in Kentucky provide the following services:

- Employee Benefit Education
- Outplacement Financial Services
- Executive Financial Planning
- ESOP Benefits Services
- Executive Compensation and Retirement Analytics
- Retirement Plan Services
- Retirement Plan Review
- Request for Proposal

### **Transparent Fee Structure**

Signing up with a financial advisor in Louisville, KY can potentially add financial stress if you aren't prepared. To that end, ARG I does a great job at promoting transparency by listing exactly what types of fees each client can expect. These include:

- Flat planning fee plus an annual retainer for advice
- Separate investment advice fee based on total assets under management
- Flat planning fee plus an annual retainer for business planning

The firm also states that although fees will vary greatly depending on individual financial goals and needs, the average pricing for personal financial planning is [\\$1,500](#).

Additionally, this top financial advisor in Louisville, KY makes it easy for clients to pay for their financial planning through the following methods:

- Automatic deduction from client accounts
- Personal debit or credit card
- Business debit or credit card

### **Large, Highly Qualified Team**

ARG I boasts a wide range of qualified financial advisors in Kentucky that are qualified to handle a variety of financial planning needs, both business and personal.

The Louisville office has [over 40](#) staff members specializing in an array of financial services, including personal planning, business services, and investments.

Many of these financial advisors in Louisville, KY come with an impressive array of professional designations, including:

- Accredited Investment Fiduciary Analyst (AIFA)
- Certified Plan Fiduciary Advisor (CPFA)
- Chartered Retirement Planning Counselor (CRPC)
- Certified Financial Planner (CFP)
- Certified Exit Planner (CEXP)
- Certified College Funding Specialist (CCFS)
- Certified Financial Analyst (CFA)
- Certified Public Accountant (CPA)

***[Don't Miss: Top Financial Advisors in Denver, Colorado Springs, and Boulder \(Colorado\)](#)***

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## **Coats Financial Planning Review**

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In business for nearly two decades, [Coats Financial Planning](#) is a fee-only financial advisor based in Louisville, Kentucky.

Their team of financial advisors in Kentucky may be smaller than others on our list, but the success of the firm speaks for itself—Coats Financial Planning manages approximately [125 clients](#) located in over a dozen states across the country.

With a focus on providing personalized service and developing deep, long-term relationships with their clients, Coats Financial Planning is a top financial advisor in Louisville, KY to consider partnering with.

### **Key Factors That Enabled This Firm to Rank as One of the Top Louisville Financial Advisors**

Below, please find a list of key factors that earned Coats Financial Planning a spot on our list of the best financial advisors in Louisville, KY.



## **Fee-Only & Fiduciary**

Coats Financial Planning makes it clear that they will always act as a [fiduciary](#) for their clients, meaning that these Louisville financial advisors are committed to acting in the best interest of their clients.

Closely tied to fiduciary services is their dedication to remaining a fee-only financial advisor. For many clients, this is a huge component of trustworthy, dependable financial services.

As a fee-only financial advisor, Coats Financial Planning strictly prohibits income from product sales, which means that any commission comes from a transparent fee structure.

Typically, this means that commissions are based off a percentage of your assets under management—which means that each client's success becomes a direct reflection of the firm's success.

## **Expert Retirement Planning**



The team at Coats Financial Planning calls themselves “[Retirement Puzzle Masters](#),” recognizing that successfully planning for retirement involves the complicated task of combining multiple accounts and cash flow streams over a long period of time.

These financial advisors in Louisville, KY are well-versed in creating cohesive retirement plans that are tax-efficient, sustainable, and effective over multiple decades.

Creating a financial plan designed for longevity is a tricky task, but with a nickname like “Retirement Puzzle Masters,” it appears as though clients are in good hands with these Louisville financial advisors.

### **Investment Philosophy**

For Coats Financial Planning, their [philosophy](#) means keeping a long-term focus on investments that are:

- Tax efficient
- Low cost
- Highly transparent

Rather than trying to beat the market, this financial advisor in Louisville, KY believes that diversification and asset location are the best ways to add value to a portfolio.

They also take care to avoid hedge funds or other “[black box](#)” investments that have high fees and low returns, which is a great philosophy to have for clients looking for real growth.

### **Client Profiles**

If you haven’t started to plan for your future yet, it’s difficult to determine where you fit in.

How do you know that you’re ready to hire a financial advisor in Louisville, KY?

Coats Financial Planning makes it easy for new clients to see how they could benefit from partnering with these Louisville financial advisors through their [Client Profiles](#).

Early Mid-Career Professional (Ages 25-55)

Coats Financial Planning acknowledges that clients on the younger spectrum may not think of retirement traditionally, but that doesn't mean that they shouldn't consider using a financial planner.

Taking a long-term perspective, clients within this profile are perfectly situated to benefit from services like portfolio guidance, debt management, executive compensation, and saving for higher education.

#### Late Career/Early Retirement (Ages 55-65)

Most clients tend to fall within this profile, although Coats Financial Planning recommends providing a few years before retirement to get the most out of their fee-only financial advisor services.

For these clients, the focus is on acknowledging unique circumstances to produce an effective, tailored plan for retirement.

#### Retiree (Ages 65+)

Although new clients in this profile will have already made plenty of big financial decisions, Coats Financial Planning can still provide valuable assistance with tax planning, estate planning, portfolio allocation, and asset allocation.

No matter where you fall within these client profiles, it's never too early—or too late—to enlist expert advisory services from this top financial advisor in Louisville, KY.

***Related:*** [\*\*Best Financial Advisors in Atlanta, Georgia\*\*](#)

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## **Commonwealth Financial Advisors, LLC Review**

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With a history of nearly 15 years, [\*\*Commonwealth Financial Advisors, LLC\*\*](#) promises to deliver responsible, individual, and long-lasting care for their clients and their finances.

They offer fee-based financial services across a wide range of financial topics, like personal, business, and non-traditional planning. These Louisville

financial advisors also provide investment and risk management for investors and companies.

[Established in 2004](#), these independent financial advisors provide advice to individuals, businesses, retirement plans, trusts, estates, and foundations.

## **Key Factors That Enabled This Firm to Rank as One of the Top Louisville Financial Advisors**

Below, please find a list of key factors that earned Commonwealth Financial Advisors a spot on our list of the best financial advisors in Louisville, KY.



### **Wide Range of Services**

These financial advisors in Louisville, KY are well-equipped to handle a variety of financial challenges. Their [collection of services](#) is incredibly diverse, and includes fundamental services like:

- Budgeting
- Goal Setting
- Wealth Planning
- Business Valuation
- Succession Planning

- Corporate Retirement Plans
- Health Savings Accounts
- Fee-Based Portfolio Management

Interestingly, Commonwealth Financial Advisors also has a unique set of offerings for [Non-Traditional Planning](#). These advisement services include:

- Lifestyle/Personal Assistance
- Social Media Use
- Website
- Mortgage and Loans

### **Transparent Fee Structure**

Commonwealth Financial Advisors maintains transparency on their fee-based financial services, increasing trust between client and advisor.

A complete listing of their fees can be found on their [Firm Brochure](#), including fees for investment management (based on percentage of assets held) and advisory consultations (typically a flat fee).

Not all advisors post their fee rates in such specific terms, which makes Commonwealth Financial Advisors stand out among other financial advisors in Louisville, KY.

### **Enterprise Advantage Portfolios**

As one of the top financial advisors in Louisville, KY, Commonwealth Financial Advisors offers five specific portfolios, called [Enterprise Advantage Portfolios](#).

Each portfolio is categorized by its unique risk level, including Conservative, Income and Growth, Moderate, Growth, and Aggressive.

There are [over 15,000](#) mutual funds available in this program, although Commonwealth only considers the top ten based on performance and factors like:

- Three, five, and ten-year performance
- Measuring consistency
- Manager tenure
- Volatility

Clients can view historical returns for each Enterprise Advantage portfolio, including a [detailed comparison](#) of all five portfolios.

## **Strong Social Media Presence**

It may seem like a nontraditional approach, but maintaining a strong social media presence is a great way for a firm to interact with their clients, potential clients, and their surrounding community.

Commonwealth Financial has a strong presence on [Facebook](#), advertising workshops, participating in community events, and even infusing a [bit of personality](#) to their page.

Many of the best financial advisory firms strive to keep their clients engaged, and these financial advisors in Louisville, KY are certainly on the right track.

***Popular Article: [Best Financial Advisors in Minneapolis, St. Paul, and Edina \(Minnesota\)](#)***

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## **Dupree Financial Group Review**

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Founded in 2003, [Dupree Financial Group](#) offers retirement planning in Lexington, KY to help clients prepare for their financial future.

Their fee-based financial services are meant to be convenient, affordable, and most of all, easy to manage throughout the long-term.

With a focus on providing expert advisement every step of the way, Dupree Financial Group promises to be [“right for you”](#) when looking for retirement planning in Lexington, KY.

### **Key Factors That Enabled This Firm to Rank as One of the Top Lexington Financial Advisors**

Below, please find a list of key factors that earned Dupree Financial Group a spot on our list of the best investment firms in Lexington, KY.

#### **Core Values**

As a top Kentucky wealth management firm, Dupree Financial Group adheres to a strong foundation of [core values](#). These include:

- [Humanity](#)—Focusing on people and individual goals, rather than numbers
- [Research](#)—Dedication to in-house, in-depth research
- [Education](#)—Helping clients understand where their money is going
- [Longevity](#)—Fostering long-term relationships and managing long-term investments
- [Adaptability](#)—Investments are consistently evaluated to provide the best performance possible

Having an advisory firm with a commitment to these types of values is a great way to ensure that the client-advisor relationship is rooted in trust, which is something that this financial advisor in Lexington, KY excels at.

## **Investment Services**

Dupree Financial Group has a range of [investment services](#) to help clients create a comfortable, sustainable retirement. These services include:

- 401k Rollover
- Roth IRA
- Traditional IRA
- Individual & Joint Investment Accounts
- Portfolio Review

What makes these fee-based financial services stand out is that Dupree Financial Group provides a teamwork-oriented, friendly, and knowledgeable approach to everything that they do.

For them, investment services are much more than arranging numbers. It's about sitting down with each client, getting to know their unique financial needs, and helping them choose the best path for them.

## **Step-By-Step Approach**

As part of their process, Dupree Financial Group breaks retirement planning into [three distinct steps](#), or transitions.

The first is retirement preparation, which starts whenever a client is ready, regardless of where they are in life. The second is approaching retirement,

where clients can expect changes in their lifestyle, priorities, and how they will spend their time.

Finally, living in retirement means enlisting the help of these financial advisors in Lexington, KY to help you manage retirement income throughout fluctuating goals and priorities.

### **Expert Leadership**

[Founder Tom Dupree](#) has over 35 years of experience as an investment advisor representative.

Nearly two decades of his professional experience comes from working as a portfolio manager for a major financial services company in Lexington, pointing to strong ties with the Lexington financial community.

Ultimately, his goal is to provide unbiased advice and unparalleled financial services through research and what he calls “[tenacious fact-gathering](#).”

Clients can hear his take on investments and financial topics every week on [The Tom Dupree Show](#), a radio show airing every Saturday and Sunday morning at 6 am.

***Read More: [Top Financial Advisors in St. Louis, MO](#)***

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## **Financial Engines Review**

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Founded in 1996, [Financial Engines](#) provides fee-based financial services to [large US employers](#) to help their employees create manageable, effective retirement plans.

With [over 130 offices](#), Financial Engines has a strong national presence. For Kentucky-based clients, they provide professional financial services in Lexington, KY, as well as in Louisville, KY.

What sets these financial advisors in Kentucky apart from the rest of the firms on our ranking is that Financial Engines primarily works with employer-sponsored retirement plans.

This means that your employer must use Financial Engines for employee retirement accounts before you connect with a local representative.

## Key Factors That Enabled This Firm to Rank as One of the Top Lexington Financial Advisors

Below, please find a list of key factors that earned Financial Engines a spot on our list of the best investment firms in Lexington, KY and the top financial advisors in Louisville, KY.



### Local & National Resources

Part of the benefit of partnering with Financial Engines is that clients can take advantage of both local and national resources.

Kentucky residents can visit one-on-one with an investment advisor at the local office in [Lexington](#) or [Louisville](#). This is a great way to build a personal



plan and establish open communication while working towards financial goals.

To support their local offices, Financial Engines has a strong base of national resources to conduct in-depth analyses and extensive research to create winning investment strategies.

## **Professional Experience**

As one of the top financial advisors in Kentucky, Financial Engines has an incredible range of professional experience to draw from.

Many of their clients are Fortune 500 companies and the biggest retirement plan providers, which certainly instills trust for potential clients.

Their advisory services are included in employer benefit packages across a wide range of industries, including:

- Arby's
- Boar's Head
- Comcast-NBCUniversal
- Kellogg Company
- Microsoft Corporation
- Thomson Reuters

## **Core Services**

Financial Engines focuses on providing three core categories of financial services and wealth management in Lexington, KY. These include [Financial Planning](#), [Investment Management](#), and [Retirement Income](#).

Perhaps the most comprehensive category is Financial Planning, which covers an incredibly diverse range of financial topics, like:

- Budgeting
- Employer sponsored plans
- Life insurance
- College
- Estate
- Taxes
- Health care
- Long-term care
- Social security

- Retirement distribution

## **Dynamic Education Center**

For Financial Engines, wealth management in Lexington, KY and Louisville, KY is not just about making smart financial decisions—it's also about understanding how investing works across a variety of life events and decisions.

To keep clients in-the-know, Financial Engines provides an online [Education Center](#), with articles, guides, and calculators on topics like:

- Building Wealth
- Retirement Planning
- Living in Retirement
- Market Events
- Life Events
- Investing

***Related: [Best Financial Advisors in Charlotte, North Carolina](#)***

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# **Meridian Wealth Management, LLC Review**

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[Meridian Wealth Management, LLC](#) is an independent, fee-only financial advisory firm based in Lexington, Kentucky.

The firm maintains a firm belief in [innovation](#), pursuing new ideas to help each client confidently and successfully reach their long-term wealth management goals.

This top-rated financial advisor in Lexington, KY also provides wealth management services in Virginia Beach, VA, and Hazard, KY.

**Key Factors That Enabled This Firm to Rank as One of the Top Lexington Financial Advisors**

Below, please find a list of key factors that earned Meridian Wealth Management a spot on our list of the best investment firms in Lexington, KY.



### **Fee-Only Advisement**

Some financial advisors in Lexington, KY operate on commissions, meaning that they receive income when clients sign up for certain financial products.

This is not the case with the independent financial advisors at Meridian Wealth Management.

As a [fee-only financial advisor](#), Meridian Wealth Management does not sell investment products for a commission.

This means that clients of Meridian Wealth Management have the advantage of receiving unbiased, objective recommendations and advice that are truly made in their best interest.

### **The Meridian Process**

Meridian approaches financial advisement and wealth management in Lexington, KY through an expertly crafted six-step process. These steps are:

- Define Client Relationship—Identify client needs, pinpoint specific services, and discuss compensation
- Gather Client Data—Define goals and objectives
- Analyze Client's Financial Status—Discuss cash flow, liquidity, and risk tolerance
- Develop and Present Recommendations—Select investment strategies and present clients with a detailed report
- Implement the Financial Plan—Process asset transfers
- Monitoring—Rebalance portfolios and maintain consistent communication with clients

What stands out about these steps is that each one represents in-depth analysis and, most importantly, communication between certified financial planners and their clients.

### **Wide Range of Services**

These financial advisors in Lexington, KY are well-equipped to handle a variety of financial challenges, offering [21 financial services](#) in four categories: Private Client, Family Office, Institutional, and Charity/Nonprofit.

Each category has its own tailored financial services, but what truly sets Meridian Wealth Management apart are their specialized services for family offices and charities/nonprofits.

Services for family offices include:

- Bill Payment
- Administrative Support
- Tax Planning
- Coordination of Key Advisors
- Cash Flow and Budgeting Advice
- Family Vision and Governance

Services for charities/nonprofits include:

- Recommendations for Gifted Securities
- Investment and Portfolio Management
- Recommendations for Spending Policies and Investment Policy Statements

## **Large, Experienced Team**

Clients looking for Lexington wealth management have plenty of options with Meridian Wealth Management.

The firm has [20 staff members](#), which includes 12 wealth management advisors. Many have previous experience with globally-recognized firms like Wells Fargo, JP Morgan, and Morgan Stanley.

Having a large, experienced team is a great representation of their [focus and commitment](#) to making sure that their clients are well taken care of.

***Don't Miss: [Best Financial Advisors in Philadelphia, PA](#)***

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## **Moneywatch Advisors Review**

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Established in 1980, [Moneywatch Advisors](#) was one of the first fee-only financial advisors in the country.

The same commitment that began three decades ago still holds true today—providing sound financial advice and creating comprehensive, unique financial plans for each client.

Uniquely, Moneywatch Advisors offers a [complimentary consultation](#) for all new clients, making them one of the best Lexington wealth management firms to consider.

### **Key Factors That Enabled This Firm to Rank as One of the Top Lexington Financial Advisors**

Below, please find a list of key factors that earned Moneywatch Advisors a spot on our list of the best investment firms in Lexington, KY.

#### **Genuine, Friendly Approach**

Talking about finances and managing your money is a difficult conversation topic for anyone to have, no matter how well put together your finances are.

When it comes to financial advisement, it helps to have a friendly, welcoming firm that can put both new and long-term clients at ease.

Moneywatch Advisors strives to not only be genuine, but also to be relatable. These financial advisors in Lexington, KY are more than financial advisors—they are also people who understand that talking about money is challenging.

Rather than throwing financial jargon at prospective clients, Moneywatch Advisors describes themselves in a down-to-earth way, saying:

*We appreciate you. We understand your situation -- whether you're a longtime University of Kentucky faculty or staff, a young professional just starting to invest, or a widow who wants not just peace of mind but also a vibrant and rewarding next phase of her life.*

## **Clients Served**

As a top Lexington wealth management and advisory firm, Moneywatch Advisors is prepared to serve a range of specific client needs. Their client categories include:

- Individuals
- Families
- Businesses
- Institutions

What stands out about their service descriptions is that each one is tailored to meet the unique needs of that specific clientele base. For example, this Lexington wealth management firm uses the following stance when serving [family clients](#):

*A family's goals can be multidimensional and this requires professional experience in order to navigate the many issues that families face when making financial and wealth management decisions. It is more than just about money but includes support, lifestyle and legacy. The whole family becomes our client.*

## **Code of Ethics**

One of the most important components of a positive relationship between a client and an advisor is a focus on ethical practices.

Moneywatch Advisors is a financial advisor in Lexington, KY that has a strong commitment to abiding by an advisory code of ethics, which includes:

- Requirement to comply with all federal securities laws at all times
- Client interests are always top priority
- All clients are treated fairly and equally
- Employees must be pre-approved to make trades
- Client trading takes precedence over any employee trades
- Non-public information will not be disclosed except when permitted by law or by client request
- Physical, electronic, and procedural safeguards will be used to restrict client information

### **Wide Range of Services**

As one of the top investment firms in Lexington, KY, Moneywatch Advisors offers an impressive range of [financial services](#). These include:

- Financial Planning
- Financial Planning for Businesses
- Retirement Planning and Plan Design
- Estate and Succession Planning
- Education and Family Support
- Tax Strategies
- Investment Allocation
- Risk Management and Insurance
- Debt Reduction
- Charitable Giving

Our review found two additional financial services that make Moneywatch Advisors stand out among other financial advisors in Lexington, KY.

The first is their service dedicated to [dealing with major life changes](#), like having children, inheriting money, or experiencing difficult times. The second is their [public speaking and consultancy](#) service, which offers a group presentation on financial planning.

**Popular Article:** [Best Financial Advisors in Cincinnati, Ohio](#)

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## **Stegner Investment Associates, Inc. Review**

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Founded in 1994, [Stegner Investment Associates, Inc.](#) is an independent, fee-only financial advisory firm in Louisville, KY.

With a focus on forging strong client partnerships, SIA is committed to understand each client's unique financial goals, ultimately positioning them for success.

Although other financial advisors in Louisville, KY may pride themselves on the number of clients served, Stegner Investment Associates prefers to limit their client base in order to provide individualized service.

### **Key Factors That Enabled This Firm to Rank as One of the Top Financial Advisors in Louisville, KY**

Below, please find a list of key factors that earned Stegner Investment Associates, Inc. a spot on our list of the best financial advisors in Louisville, KY.



### **Fee-Only Financial Services**

As a fee-only advisory firm, their only source of revenue comes from directly from clients, calculated by assets under management.



This means that the firm does not receive commissions from recommending financial products, so their clients can trust that they are receiving unbiased, objective financial advice.

Avoiding commissions from outside sources is also beneficial for SIA, as they can provide expert services without pressure or distraction. As a result, these Louisville financial advisors can align their own goals with those of their clients.

## **Commitment to Relationships with Clients**

Part of what makes Stegner Investment Associates, Inc. a top financial advisor in Louisville, KY is their dedication to fostering positive, long-term relationships with their clients.

This relationship is rooted in [deep understanding and mutual respect](#), which is a big reason why the firm intentionally limits the number of clients they take on.

By limiting the number of clients served, these Louisville financial advisors are able to provide an exceptional level of support, personal attention, and consistent communication to ensure their clients meet their financial goals.

## **Focus, Education, & Integrity**

This best financial advisor in Louisville, KY operates on a strong foundation of [focus, education, and integrity](#).

For SIA, being focused is a two-part process: first, the firm intentionally limits their number of clients, as mentioned previously. Second, they also work with specific investors to ensure that they work with clients that can benefit the most from their services.

As such, Stegner Investment Associates, Inc. focuses on providing investment services to high-net-worth individuals with complex financial issues.

Education is also an important facet of what SIA does—in their words, [“Well-informed clients are our most successful clients.”](#)

To that end, these financial advisors in Louisville, KY work hard to encourage clients to understand both the process and the rationale behind every investment decision that is made.

Finally, SIA operates on a strong foundation of integrity, as shown through their commitment to providing fee-only services. This also means promoting transparency through full fee disclosure, ongoing evaluation, and segment benchmarking.

## **Woman-Led Team**

It's not often that you'll find an advisory firm with an equal division between men and women employees—it's even more rare to find a firm *solely* owned and operated by women.

Uniquely, the [experienced and dedicated team](#) at Stegner Investment Associates, Inc. is comprised entirely of women, detailed below:

- Beth Stegner Peabody—President
- Tracey G. Prosper—Managing Director & Chief Compliance Officer
- Ruth Wimsatt Trautwein—CFP®, Senior Investment Associate
- Missy Stegnar Vella—Senior Associate
- Ava Jackie—Junior Associate

Collectively, the managing directors at SIA have [over 60 years](#) of experience. Using a team-based model, clients can benefit from an incredible range of financial expertise and industry experience.

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## **Wrenne Financial Planning Review**

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With a combined [21 years](#) of experience, [Wrenne Financial Planning](#) is one of the best financial advisors in Lexington, KY.

Uniquely, Wrenne Financial Planning focuses on providing specialized financial services for physicians, dentists, and business owners.

In fact, they currently advise [over 60](#) young physicians, making this Lexington wealth management firm a great choice for doctors within the area.

## **Key Factors That Enabled This Firm to Rank as One of the Top Financial Advisors in Lexington, KY**

Below, please find a list of key factors that earned Wrenne Financial Planning a spot on our list of the best financial advisors in Lexington, KY.



### **Fee-Only & Fiduciary Services**

Some financial advisors in Lexington, KY operate on commissions, meaning that they receive income when clients sign up for certain financial products.

This is not the case with the independent financial advisors at Wrenne Financial Planning. As a [fee-only financial planner](#), they do not receive any commissions or kickbacks.

Additionally, Wrenne Financial Planning clearly states that they operate underneath the [fiduciary standard](#), which means that these independent financial advisors will always act in their client's best interest.

This means that clients of Wrenne Financial Planning have the advantage of receiving unbiased and objective recommendations throughout every step of the way.

### **Transparent Pricing**

Closely related to fee-only financial services is the [transparent pricing structure](#) that Wrenne Financial Planning adheres to.

It's a great way to encourage trust between advisors and their clients, and it's not something that many financial advisors in Lexington, KY do.

Their advisement fees are publicly listed [on their website](#), and include comprehensive planning rates and student loan planning rates.

## **Student Loan Planning Services**

Wrenne Financial Planning is the only financial advisor in Kentucky on our list that offers [student loan planning services](#).

These services are uniquely designed to help create, execute, and manage your personalized student loan plan through:

- Customized Annual Student Loan Plan
- Student Loan Recommendations
- On Call Questions
- Access to Personal Finance Tools
- Tax Integration & Preparation

While student loan planning is certainly an uncommon financial advisory skill, it certainly makes sense for Wrenne Financial Planning.

The Association of American Medical Colleges reports that the average debt balance for physicians graduating was [\\$183,000 in 2015](#), making this service incredibly valuable for young medical professionals.

## **Financial Planning & Investment Management Services**

As one of the top financial advisors in Lexington, KY, Wrenne Financial Planning provides a wide range of expert financial services, including [financial planning](#) and [investment management](#).

Some of their financial planning services include:

- Education Planning
- Employee Benefits
- Estate Planning
- Tax Planning
- Retirement Planning

- Cash Flow and Debt Management

For those looking for investment management, some of their services include:

- Asset Allocation
- Re-Balancing
- Tax Efficiency
- Quarterly Review Meetings

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## **Conclusion: Choosing the Best Financial Advisor in Lexington, KY and Louisville, KY**

Growing your finances—and protecting them—is an essential piece of good financial health.

Whether you're looking to begin a retirement fund, save for college, set aside money for your children, or simply learn how to better manage your money, the best financial advisors in Kentucky are ready and waiting.

Take the time to consider what your financial goals are before you look for Lexington or Louisville financial advisors.

By keeping your unique financial needs in mind, you'll be well-equipped to identify the best financial advisor in Kentucky for you.

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Image sources:

- <https://argifinancialgroup.com/>
- <http://coatsfinancialplanning.com/>
- <http://kycommonwealthadvisors.com/>
- <https://financialengines.com/financial-planning>
- <http://meridianwealthllc.com/>
- <http://stegnerinvestments.com/>
- <https://wrennefinancial.com/#about>

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